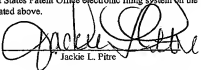


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/702,094
Confirmation No.: 6815
Filing Date: November 5, 2003
First Named
Inventor: Robert P. Madill, Jr.

Title: FRAUD POTENTIAL
INDICATOR GRAPHICAL
INTERFACE

§ Examiner: J. M. Winter
§ Art Unit: 3685
§ Atty. Dkt. No: 5053-64100
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CERTIFICATE OF ELECTRONIC TRANSMISSION UNDER 37 C.F.R. §1.8 DATE OF DEPOSIT: Jan 5, 2004 I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the date indicated above.  Jackie L. Pire
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**AMENDMENT: REMARKS FILED WITH
REQUEST FOR CONTINUED EXAMINATION**

Mail Stop RCECommissioner for Patents
Alexandria, VA 22313-1450

Sir:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 10.